

Fill in this information to identify the case:

Debtor 1 Thomas Earl Macklin

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee
(State)

Case number 16-25271

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known):

9-1

Last 4 digits of any number you use to identify the debtor's account: 9615

Property Address: 2726 North Rockcreek Pkwy

Number

Street

Cordova, TN 38016

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 3/1/22-4/1/22 2@ \$1,248.43

(a) \$ 2,496.86

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ 2,496.86

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03 / 01 / 2022

MM/ DD /YYYY

Debtor 1	Thomas Earl Macklin	Case Number (if known)	16-25271
	First Name Middle Name Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Anne Marie Throne Date 04/12/2022
Signature

Print: Anne Marie Throne Bar No. 036224 Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: athrone@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Thomas Earl Macklin
2726 N Rockcreek Parkway
Cordova, TN 38016

Via CM/ECF electronic service:

Darrell L Castle
Darrell Castle & Associates PLLC
5050 Poplar Avenue, Suite 1600
Memphis, TN 38157

Sylvia F Brown
200 Jefferson Ave
Suite 1113
Memphis, TN 38103

Dated: April 12, 2022

Respectfully submitted,

By: /s/ Anne Marie Throne
Anne Marie Throne, Esq.
TNBPR 036224

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: athrone@mtglaw.com
MTG File No.: 22-001223-01



Loan#	
Borrower:	MacKlin
Date Filed:	6/9/2016
BK Case #	16-25271
First Post Petition Due Date:	10/1/2016
POC covers	4/1/16-9/1/16
MOD EFFECTIVE DATE:	

7/1/16-9/1/16 paid
thru plan

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
07/01/16	725.05	526.07	1,251.82	Payment listed in POC
08/01/17	725.05	522.07	1,247.12	NOPC filed with the court
06/01/18	725.05	554.37	1,279.42	NOPC filed with the court
06/01/19	725.05	542.71	1,267.76	NOPC filed with the court
06/01/20	725.05	529.80	1,254.85	NOPC filed with the court
01/01/21	725.05	526.29	1,251.34	NOPC filed with the court
09/01/21	725.05	523.38	1,248.43	NOPC filed with the court
			0.00	

Date	Amount Recd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Swg Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Pre/Escrow Deposit	Comment
						\$0.00			\$0.00				\$0.00	\$0.00		
9/15/2016	\$453.00	Pre				\$453.00			\$0.00				\$0.00	\$453.00		
10/18/2016	\$1,251.82	Post	10/1/16	4/1/16	\$1,251.82	\$0.00			\$0.00		\$453.00		\$453.00	\$453.00		
11/23/2016	\$1,251.82	Post	11/1/16	5/1/16	\$1,251.82	\$0.00			\$0.00				\$453.00	\$453.00		
11/23/2016	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$755.00	\$755.00		
12/16/2016	\$1,251.82	Post	12/1/16	6/1/16	\$1,251.82	\$0.00			\$0.00				\$755.00	\$755.00		
12/16/2016	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$906.00	\$906.00		
1/19/2017	\$1,251.82	Post	1/1/17	7/1/16	\$1,251.82	\$0.00			\$0.00				\$906.00	\$906.00		
2/16/2017	\$1,251.82	Post	2/1/17	8/1/16	\$1,251.82	\$0.00			\$0.00				\$906.00	\$906.00		
3/16/2017	\$1,251.82	Post	3/1/17	9/1/16	\$1,251.82	\$0.00			\$0.00				\$906.00	\$906.00		
3/16/2017	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$1,057.00	\$1,057.00		
5/3/2017	\$1,251.82	Post	4/1/17	10/1/16	\$1,251.82	\$0.00			\$0.00				\$1,057.00	\$1,057.00		
5/3/2017	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$1,208.00	\$1,208.00		
5/25/2017	\$1,251.82	Post	5/1/17	11/1/16	\$1,251.82	\$0.00			\$0.00				\$1,208.00	\$1,208.00		
5/25/2017	\$151.00	Pre	Contractual applied	12/1/16	\$151.00	\$0.00			\$0.00	4/1/2016	\$151.00	\$1,251.82	\$107.18	\$1,359.00		
6/19/2017	\$1,247.12	Post	6/1/17	1/1/17	\$1,247.12	\$0.00			\$0.00				\$107.18	\$1,359.00		
6/19/2017	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$409.18	\$1,661.00		
7/14/2017	\$1,247.12	Post	7/1/17	2/1/17	\$1,247.12	\$0.00			\$0.00				\$409.18	\$1,661.00		
8/17/2017	\$1,247.12	Post	8/1/17	3/1/17	\$1,247.12	\$0.00			\$0.00				\$409.18	\$1,661.00		
8/17/2017	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$711.18	\$1,963.00		
9/18/2017	\$1,247.12	Post	9/1/17	4/1/17	\$1,247.12	\$0.00			\$0.00				\$711.18	\$1,963.00		
11/17/2017	\$1,247.12	Post	10/1/17	5/1/17	\$1,247.12	\$0.00			\$0.00				\$711.18	\$1,963.00		
11/17/2017	\$1,247.12	Post	11/1/17	6/1/17	\$1,247.12	\$0.00			\$0.00				\$711.18	\$1,963.00		
11/17/2017	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$1,013.18	\$2,265.00		
1/18/2018	\$1,247.12	Post	12/1/17	7/1/17	\$1,247.12	\$0.00			\$0.00				\$1,013.18	\$2,265.00		
1/18/2018	\$1,247.12	Post	1/1/18	8/1/17	\$1,247.12	\$0.00			\$0.00				\$1,013.18	\$2,265.00		
2/22/2018	\$1,247.12	Post	2/1/18	9/1/17	\$1,247.12	\$0.00			\$0.00				\$1,013.18	\$2,265.00		
2/22/2018	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$1,315.18	\$2,567.00		
3/22/2018	\$1,247.12	Post	3/1/18	10/1/17	\$1,247.12	\$0.00			\$0.00				\$1,315.18	\$2,567.00		
3/22/2018	\$151.00	Pre	Contractual applied	11/1/17	\$151.00	\$0.00			\$0.00	5/1/2016	\$151.00	\$1,251.82	\$214.36	\$2,718.00		
4/19/2018	\$1,247.12	Post	4/1/18	12/1/17	\$1,247.12	\$0.00			\$0.00				\$214.36	\$2,718.00		
4/19/2018	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$365.36	\$2,869.00		
5/18/2018	\$1,247.12	Post	5/1/18	1/1/18	\$1,247.12	\$0.00			\$0.00				\$365.36	\$2,869.00		
5/18/2018	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$516.36	\$3,020.00		
6/19/2018	\$1,279.42	Post	6/1/18	2/1/18	\$1,279.42	\$0.00			\$0.00				\$516.36	\$3,020.00		
6/19/2018	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$667.36	\$3,171.00		
7/16/2018	\$1,279.42	Post	7/1/18	3/1/18	\$1,279.42	\$0.00			\$0.00				\$667.36	\$3,171.00		
7/16/2018	\$151.00	Pre				\$151.00			\$0.00				\$818.36	\$3,322.00		
8/16/2018	\$1,279.42	Post	8/1/18	4/1/18	\$1,279.42	\$0.00			\$0.00		\$151.00		\$818.36	\$3,322.00		
8/16/2018	\$151.00	Pre				\$151.00			\$0.00				\$969.36	\$3,473.00		
9/14/2018	\$1,279.42	Post	9/1/18	5/1/18	\$1,279.42	\$0.00			\$0.00				\$969.36	\$3,473.00		
10/16/2018	\$1,279.42	Post	10/1/18	6/1/18	\$1,279.42	\$0.00			\$0.00				\$969.36	\$3,473.00		
10/16/2018	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$1,271.36	\$3,775.00		
11/26/2018	\$1,279.42	Post	11/1/18	7/1/18	\$1,279.42	\$0.00			\$0.00				\$1,271.36	\$3,775.00		
11/26/2018	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$1,422.36	\$3,926.00		
11/26/2018		Contractual applied	8/1/18		\$0.00	\$0.00			\$0.00	6/1/2016		\$1,279.42	\$142.94	\$3,926.00		
12/17/2018	\$1,279.42	Post	12/1/18	9/1/18	\$1,279.42	\$0.00			\$0.00				\$142.94	\$3,926.00		
12/17/2018	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$293.94	\$4,077.00		
1/17/2019	\$1,279.42	Post	1/1/19	10/1/18	\$1,279.42	\$0.00			\$0.00				\$293.94	\$4,077.00		
1/17/2019	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$444.94	\$4,228.00		
2/25/2019	\$1,279.42	Post	2/1/19	11/1/18	\$1,279.42	\$0.00			\$0.00				\$444.94	\$4,228.00		
2/25/2019	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$595.94	\$4,379.00		
3/19/2019	\$1,279.42	Post	3/1/19	12/1/18	\$1,279.42	\$0.00			\$0.00				\$595.94	\$4,379.00		
4/19/2019	\$1,279.42	Post	4/1/19	1/1/19	\$1,279.42	\$0.00			\$0.00				\$595.94	\$4,379.00		
4/19/2019	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$746.94	\$4,530.00		
5/16/2019	\$1,279.42	Post	5/1/19	2/1/19	\$1,279.42	\$0.00			\$0.00				\$746.94	\$4,530.00		
5/16/2019	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$1,048.94	\$4,832.00		
6/19/2019	\$1,267.76	Post	6/1/19	3/1/19	\$1,267.76	\$0.00			\$0.00				\$1,048.94	\$4,832.00		
6/19/2019	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$1,199.94	\$4,983.00		
7/15/2019	\$1,267.76	Post	7/1/19	4/1/19	\$1,267.76	\$0.00			\$0.00				\$1,199.94	\$4,983.00		
7/15/2019	\$151.00	Pre	Contractual applied	5/1/19	\$151.00	\$0.00			\$0.00	7/1/2016	\$151.00	\$1,279.42	\$71.52	\$5,134.00		
8/20/2019	\$1,267.76	Post	8/1/19	6/1/19	\$1,267.76	\$0.00			\$0.00				\$71.52	\$5,134.00		
8/20/2019	\$151.00	Pre				\$151.00			\$0.00				\$222.52	\$5,285.00		
9/16/2019	\$1,267.76	Post	9/1/19	7/1/19	\$1,267.76	\$0.00			\$0.00				\$222.52	\$5,285.00		
9/16/2019	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$373.52	\$5,436.00		
10/17/2019	\$1,267.76	Post	10/1/19	8/1/19	\$1,267.76	\$0.00			\$0.00				\$373.52	\$5,436.00		
10/17/2019	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$524.52	\$5,587.00		
11/22/2019	\$1,267.76	Post	11/1/19	9/1/19	\$1,267.76	\$0.00			\$0.00				\$524.52	\$5,587.00		
11/22/2019	\$302.00	Pre				\$302.00			\$0.00		\$302.00		\$826.52	\$5,889.00		
12/19/2019	\$1,267.76	Post	12/1/19	10/1/19	\$1,267.76	\$0.00			\$0.00				\$826.52	\$5,889.00		
1/1/2020	\$1,267.76	Post	1/1/20	11/1/19	\$1,267.76	\$0.00			\$0.00				\$826.52	\$5,889.00		
2/20/2020	\$1,267.76	Post	2/1/20	12/1/19	\$1,267.76	\$0.00			\$0.00				\$826.52	\$5,889.00		
2/20/2020	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$977.52	\$6,040.00		
3/18/2020	\$1,267.76	Post	3/1/20	1/1/20	\$1,267.76	\$0.00			\$0.00				\$977.52	\$6,040.00		
3/18/2020	\$151.00	Pre				\$151.00			\$0.00		\$151.00		\$1,128.52	\$6,191.00		
4/16/2020	\$1,267.76	Post	4/1/20	2/1/20	\$1,267.76	\$0.00			\$0.00				\$1,128.52	\$6,191.00		
5/18/2020	\$1,267.76	Post	5/1/20	3/1/20	\$1,267.76	\$0.00			\$0.00				\$1,128.52	\$6,191.00		
6/17/2020	\$1,254.85	Post	6/1/20	4/1/20	\$1,254.85	\$0.00			\$0.00				\$1,128.52	\$6,191.00		
7/15/2020	\$1,254.85	Post														

